



February 20, 2015

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## SENATE BILL No. 125

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DIGEST OF SB 125 (Updated February 19, 2015 12:05 pm - DI 97)

**Citations Affected:** Noncode.

**Synopsis:** Property or casualty insurance coverage for innocent coinsured. Urges the legislative council to assign the topic of property or casualty insurance coverage for an innocent coinsured to an interim study committee during the 2015 interim.

**Effective:** July 1, 2015.

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**Crider, Lanane, Arnold J**

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January 6, 2015, read first time and referred to Committee on Insurance & Financial Institutions.  
February 19, 2015, amended, reported favorably — Do Pass.

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SB 125—LS 6322/DI 97





February 20, 2015

First Regular Session 119th General Assembly (2015)

PRINTING CODE. Amendments: Whenever an existing statute (or a section of the Indiana Constitution) is being amended, the text of the existing provision will appear in this style type, additions will appear in **this style type**, and deletions will appear in ~~this style type~~.

Additions: Whenever a new statutory provision is being enacted (or a new constitutional provision adopted), the text of the new provision will appear in **this style type**. Also, the word **NEW** will appear in that style type in the introductory clause of each SECTION that adds a new provision to the Indiana Code or the Indiana Constitution.

Conflict reconciliation: Text in a statute in *this style type* or ~~this style type~~ reconciles conflicts between statutes enacted by the 2014 Regular Session and 2014 Second Regular Technical Session of the General Assembly.

## SENATE BILL No. 125

A BILL FOR AN ACT concerning insurance.

*Be it enacted by the General Assembly of the State of Indiana:*

1       SECTION 1. [EFFECTIVE JULY 1, 2015] (a) As used in this  
2       SECTION, "innocent coinsured" means an individual who:

3       (1) is insured under a policy of property or casualty  
4       insurance;

5       (2) did not cooperate in or intentionally contribute to a  
6       property loss that was caused or arranged by an individual  
7       who is also insured under the policy of property or casualty  
8       insurance;

9       (3) signs a sworn affidavit attesting that the individual did not  
10      cooperate in or intentionally contribute to the property loss;  
11      and

12      (4) cooperates in:

13      (A) the investigation and resolution of the claim for the  
14      property loss;

15      (B) any police investigation related to the property loss;  
16      and

SB 125—LS 6322/DI 97



- 1           **(C) any criminal prosecution of the individual that caused**  
2           **or arranged the property loss.**  
3           **(b) As used in this SECTION, "property or casualty insurance"**  
4           **means a type of insurance described in Class 2 and Class 3 of**  
5           **IC 27-1-5-1. However, the term does not mean insurance described**  
6           **in Class 2(a) of IC 27-1-5-1.**  
7           **(c) The legislative council is urged to assign to an appropriate**  
8           **interim study committee the topic of insurance coverage for an**  
9           **innocent coinsured.**  
10          **(d) This SECTION expires January 1, 2016.**



## COMMITTEE REPORT

Madam President: The Senate Committee on Insurance and Financial Institutions, to which was referred Senate Bill No. 125, has had the same under consideration and begs leave to report the same back to the Senate with the recommendation that said bill be AMENDED as follows:

Delete the title and insert the following:

A BILL FOR AN ACT concerning insurance.

Page 1, line 1, delete "IC 27-2-24 IS ADDED TO THE INDIANA CODE AS" and insert "[EFFECTIVE JULY 1, 2015].".

Page 1, delete lines 2 through 7.

Page 1, line 8, delete "Sec. 2. As used in this chapter," and insert **"(a) As used in this SECTION,"**.

Page 1, run in lines 1 through 8.

Page 2, delete lines 10 through 12.

Page 2, line 13, delete "Sec. 4. As used in this chapter," and insert: **"(b) As used in this SECTION,"**.

Page 2, delete lines 17 through 34, begin a new paragraph and insert:

**"(c) The legislative council is urged to assign to an appropriate interim study committee the topic of insurance coverage for an innocent coinsured.**

**(d) This SECTION expires January 1, 2016."**

Renumber all SECTIONS consecutively.

and when so amended that said bill do pass.

(Reference is to SB 125 as introduced.)

HOLDMAN, Chairperson

Committee Vote: Yeas 10, Nays 0.

